



Order Filed on January 5, 2023
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Brian C. Nicholas, Esquire

Denise Carlon, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

Main Phone: 609-250-0700

dcarlon@kmlawgroup.com

bnicholas@kmlawgroup.com

Attorneys for Secured Creditor

Deutsche Bank National Trust Company, as trustee, on
behalf of the holders of the Impac Secured Assets Corp.,
Mortgage Pass-Through Certificates Series 2006-5

In Re:

Angela M. Risoli, Gerard Risoli

Debtors.

Case No.: 19-24147 SLM

Adv. No.:

Hearing Date: 12/14/22 @ 10:00 a.m.

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 5, 2023

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Angela M. Risoli, Gerard Risoli

Case No: 19-24147 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the Impact Secured Assets Corp., Mortgage Pass-Through Certificates Series 2006-5, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 25 Sterling Hill Road, Sparta, NJ 07871, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Melinda D. Middlebrooks, Esq., attorney for Debtor, and for good cause having been shown **and the parties having consensually resolved the motion**

It is **ORDERED, ADJUDGED and DECREED** that as of December 19, 2022 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2022 through December 2022 for a total post-petition default of \$24,121.17 (4 @ \$8,039.41, less suspense \$8,036.47); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,668.40 will be paid by Debtors remitting \$4,020.19 for per month for five months and \$4,020.22 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on January 1, 2023 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2023, directly to Secured Creditor's servicer, Select Portfolio Servicing, Inc., P.O. Box 65450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtors' Chapter 13 plan and the certification is resolved.